



\$3624

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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GROUP 3600

Applicants: MUNOZ et al.

Application Serial No.: 09/886,919

Filing Date: June 21, 2001

For: METHOD AND APPARATUS FOR
EVALUATING AN APPLICATION
FOR A FINANCIAL PRODUCT

)
)
) Group Art Unit: 3624

) Examiner: Daniel S. Felten

) **RESPONSE TRANSMITTAL**

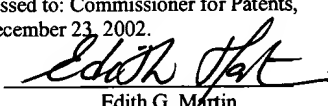
) Attorney Docket No.: G10.002

) Buckley, Maschoff, Talwalkar & Allison LLC
) 5 Elm Street
) New Canaan, CT 06840
) (203) 972-0006
)
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on December 23, 2002.

Dated: December 23, 2002 By:


Edith G. Martin

Commissioner for Patents
Washington, DC 20231

Sir:

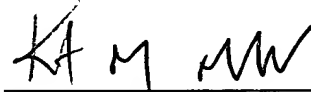
Transmitted herewith for filing are:

1. ☒ A credit-card authorization form authorizing a charge in the amount of \$ 222 (\$54 + \$168) for:
 - a. ☒ for 3 claims in excess of those previously paid for pursuant to 37 CFR 1.16(c), at \$18 per claim, for a total of \$ 54 (3 x \$18).
 - b. ☒ for 2 independent claims in excess of those previous paid for pursuant to 37 CFR 1.16(b), at \$84 per claim, for a total of \$ 168 (2 x \$84).
 - c. ☐ a -month extension of time request pursuant to 37 CFR 1.17(a)

- d. ☒ In addition, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.
- i. ☒ Credit any overpayment.
- ii. ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.
2. ☒ Amendment/Response
- a. ☐ After Final
3. ☐ Additional Enclosures:

Respectfully submitted,

December 23, 2002
Date



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Patent

#6/a
11/6/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: MUNOZ et al.

Application Serial No.: 09/886,919

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For: METHOD AND APPARATUS FOR
EVALUATING AN APPLICATION
FOR A FINANCIAL PRODUCT

)
) Group Art Unit: 3624
)
) Examiner: Daniel S. Felten
)

) **RESPONSE**
) **to the Non-Final Office Action**
) **Mailed September 23, 2002**
)

) Docket No.: G10.002
)

) Buckley, Maschoff, Talwalkar & Allison LLC
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) New Canaan, CT 06840
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01 FC:1201 168.00 OP
02 FC:1202 54.00 OP

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Dated: December 23, 2002

By:

Edith Martin

Commissioner for Patents
Washington, DC 20231

Sir:

In response to the Office Action mailed September 23, 2002, Applicants respectfully request entry of the following amendments into the above identified application and consideration of the following remarks.

A M E N D M E N T S

IN THE CLAIMS:

Kindly add new claims 25-27 as follows: